

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT**

In re:

Alana Michelle Russell

Debtor(s)

Case No. 14-54533-PJS

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

David Wm. Ruskin, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/15/2014.
- 2) The plan was confirmed on 02/10/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/04/2020.
- 6) Number of months from filing or conversion to last payment: 65.
- 7) Number of months case was pending: 71.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$12,831.71.
- 10) Amount of unsecured claims discharged without full payment: \$307,227.21.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

UST Form 101-13-FR-S (09/01/2009)

Receipts:

Total paid by or on behalf of the debtor	\$41,909.88
Less amount refunded to debtor	\$804.59

NET RECEIPTS: **\$41,105.29**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,975.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,079.85
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,054.85**

Attorney fees paid and disclosed by debtor: \$200.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
36TH DISTRICT COURT	Unsecured	0.00	NA	NA	0.00	0.00
47TH DISTRICT COURT	Unsecured	205.00	NA	NA	0.00	0.00
ADVANCE AMERICA CTR OF MI	Unsecured	600.00	NA	NA	0.00	0.00
AT & T	Unsecured	0.00	NA	NA	0.00	0.00
AT&T MOBILITY II LLC	Unsecured	1,410.06	1,410.06	1,410.06	43.71	0.00
BEAUMONT HEALTH SYSTEM	Unsecured	15.00	NA	NA	0.00	0.00
BOTSFORD GENERAL HOSP	Unsecured	0.00	NA	NA	0.00	0.00
BOYDELL DEVELOPMENT	Unsecured	1,200.00	NA	NA	0.00	0.00
CARLTON APARTMENTS	Secured	0.00	NA	NA	0.00	0.00
CASHNETUSA	Unsecured	600.00	NA	NA	0.00	0.00
CERASTES LLC	Unsecured	0.00	510.00	510.00	15.81	0.00
CHARTER ONE CC	Unsecured	680.00	NA	NA	0.00	0.00
CHASE	Unsecured	1,200.00	NA	NA	0.00	0.00
CHASE	Unsecured	0.00	NA	NA	0.00	0.00
COMCAST	Unsecured	350.00	427.99	427.99	13.27	0.00
DIRECTV	Unsecured	0.00	NA	NA	0.00	0.00
DIRECTV LLC	Unsecured	623.00	623.33	623.33	19.32	0.00
DTE ENERGY	Unsecured	0.00	NA	NA	0.00	0.00
FIA CARD SERVICES	Unsecured	3,576.00	3,476.33	3,476.33	107.77	0.00
GECC	Unsecured	600.00	NA	NA	0.00	0.00
GEORGE GUSSES CO., LPA	Unsecured	50.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	3,000.00	3,748.37	3,748.37	3,748.37	0.00
INTERNAL REVENUE SERVICE	Unsecured	5,400.00	3,461.96	3,461.96	107.32	0.00
JP MORGAN CHASE	Unsecured	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK	Unsecured	0.00	5,519.32	5,519.32	171.10	0.00
MRS ASSOCIATES	Unsecured	1,455.99	NA	NA	0.00	0.00
NATIONAL COLLEGIATE TRUST	Unsecured	16,391.00	16,319.70	16,319.70	505.91	0.00
NATIONAL COLLEGIATE TRUST	Unsecured	30,000.00	30,647.27	30,647.27	950.07	0.00
NATIONAL COLLEGIATE TRUST	Unsecured	9,474.00	10,041.87	10,041.87	311.30	0.00
NATIONAL COLLEGIATE TRUST	Unsecured	10,912.00	12,189.52	12,189.52	377.88	0.00
NATIONAL COLLEGIATE TRUST	Unsecured	0.00	45,910.55	45,910.55	1,423.23	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NATIONAL ENTERPRISE SYSTEMS	Unsecured	0.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS	Unsecured	824.00	8,406.55	8,406.55	260.60	0.00
NAVIENT SOLUTIONS	Unsecured	10,000.00	16,197.70	16,197.70	502.13	0.00
NAVIENT SOLUTIONS	Unsecured	15,642.00	15,861.22	15,861.22	491.70	0.00
NAVIENT SOLUTIONS	Unsecured	21,078.00	21,227.31	21,227.31	658.05	0.00
NAVIENT SOLUTIONS	Unsecured	5,237.00	13,053.68	13,053.68	404.66	0.00
NAVIENT SOLUTIONS	Unsecured	2,847.00	1,121.44	1,121.44	34.76	0.00
NAVIENT SOLUTIONS INC ON BEHAL	Unsecured	24,063.00	2,866.16	2,866.16	88.85	0.00
NELNET ON BEHALF OF MICHIGAN C	Unsecured	15,770.00	48,378.09	48,378.09	1,499.72	0.00
NORTHLAND FAMILY PLANNING	Unsecured	0.00	NA	NA	0.00	0.00
PENN CREDIT	Unsecured	1,082.76	NA	NA	0.00	0.00
PLUTO MARKETING INC	Unsecured	NA	95.00	95.00	2.95	0.00
RAINMAKER LLC	Unsecured	285.00	NA	NA	0.00	0.00
REAL TIME RESOLUTIONS INC	Unsecured	7,898.60	NA	NA	0.00	0.00
RIVERFRONT APARTMENTS	Unsecured	5,000.00	NA	NA	0.00	0.00
RIVERSTONE APARTMENTS	Unsecured	0.00	0.00	0.00	0.00	0.00
RIVERSTONE APTS	Unsecured	2,000.00	NA	NA	0.00	0.00
SHERMETA LAW GROUP	Unsecured	0.00	NA	NA	0.00	0.00
SPRINT CORP	Unsecured	904.00	904.36	904.36	28.04	0.00
SPRINT PCS	Unsecured	0.00	NA	NA	0.00	0.00
STATE OF MICHIGAN CD	Unsecured	463.82	1,108.87	1,108.87	34.37	0.00
STATE OF MICHIGAN CD	Priority	231.72	1,254.48	1,254.48	1,254.48	0.00
T MOBILE/T MOBILE USA INC	Unsecured	900.00	757.54	757.54	23.48	0.00
TIDEWATER CREDIT SERVICES	Secured	16,502.00	18,314.93	18,314.93	18,314.93	1,635.64
UNITED STUDENT AID FUNDS INC (U	Unsecured	10,912.00	24,188.04	24,188.04	749.83	0.00
US DEPARTMENT OF EDUCATION	Unsecured	4,035.00	4,155.87	4,155.87	128.83	0.00
VERIZON	Unsecured	4,681.00	4,592.15	4,592.15	142.36	0.00
VERIZON WIRELESS	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$18,314.93	\$18,314.93	\$1,635.64
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$18,314.93	\$18,314.93	\$1,635.64
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,002.85	\$5,002.85	\$0.00
TOTAL PRIORITY:	\$5,002.85	\$5,002.85	\$0.00
GENERAL UNSECURED PAYMENTS:	\$293,451.88	\$9,097.02	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,054.85</u>
Disbursements to Creditors	<u>\$34,050.44</u>

TOTAL DISBURSEMENTS :	<u>\$41,105.29</u>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/19/2020

By: /s/ David Wm. Ruskin

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.